

What is claimed is:

1. A method of using a negotiable instrument with fraud protection comprising:
accepting a negotiable instrument from a writer having a pre-printed bar code, a photo identification, and a pre-printed signature;
 - 5 reading the bar code on the negotiable instrument and deriving personal identification information from the bar code;
comparing the personal identification information from the bar code with information provided by the writer;
comparing the photo identification upon the negotiable instrument to the writer; and
 - 10 comparing the pre-printed signature upon the negotiable instrument to a signature placed by the writer upon the negotiable instrument.
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2. The method of claim 1 wherein the personal information is from the group consisting of: home address, pin number, social security number, telephone number, drivers license number, password, digital photograph, and signature.
 - 15 3. The method of claim 1 wherein the personal information from the bar code comprises a home address and telephone number.
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- 20 4. The method of claim 3 wherein the personal identification information from the bar code further comprises a digital photograph of the writer.
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5. The method of claim 4 wherein the personal identification information from the bar code further comprises a digital image of the writer's signature.
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6. A negotiable instrument with fraud protection, comprising:
a check without any personal information visible;
a visible photo of a writer pre-printed upon the negotiable instrument;
a signature of the writer pre-printed upon the negotiable instrument for comparison by the
 - 30 writer; and
a pre-printed bar code hiding personal information about the writer.

7. The negotiable instrument with fraud protection of claim 6 wherein the personal information is from the group consisting of a home address, pin number, social security number, telephone number, drivers license number, password, digital photograph, and
5 signature.
8. The negotiable instrument with fraud protection of claim 6 wherein the personal information in the pre-printed bar code comprises a home address and telephone number.
- 10 9. The negotiable instrument with fraud protection of claim 8 wherein the personal information in the pre-printed bar code further comprises a digital photograph of the writer.
10. The negotiable instrument with fraud protection of claim 9 wherein the personal information in the pre-printed bar code further comprises a digital image of the writer's
15 signature.
11. The negotiable instrument with fraud protection of claim 6 wherein the bar code is placed adjacent the visible photo of the writer.
- 20 12. A negotiable instrument with fraud protection, comprising:
a negotiable instrument without any personal information visible; and
a pre-printed bar code having personal information about a writer including a home address
and telephone number.
- 25 13. The negotiable instrument with fraud protection of claim 10 wherein the personal information in the pre-printed bar code further comprises a digital photograph of the writer.
14. The negotiable instrument with fraud protection of claim 10 wherein the personal information in the pre-printed bar code further comprises a digital image of the writer's
30 signature.